

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEVADA
LAS VEGAS DIVISION

IN RE:) BANKRUPTCY CASE NO.
Edgar Hernandez-Carillo and Rebeca) 09-19523
Hernandez-Lopez)
)

NOTICE OF TRANSFER OF CLAIM PURSUANT TO RULE 3001

COMES NOW, Saxon Mortgage Services, Inc., Transferee herein, and shows the following:

1.

AmTrust Bank filed Proof of Claim number 4-1 on 6/26/2009 in the secured amount of \$219,356.58 and pre-petition arrearage of \$4,806.69 (XXX4938).

2.

Federal National Mortgage Association is the transferee of an Assignment of Mortgage/Deed recorded 8/5/2010 from Mortgage Electronic Registration Systems, Inc., as nominee for Aspen Mortgage LLC. A copy of the Assignment is annexed hereto.

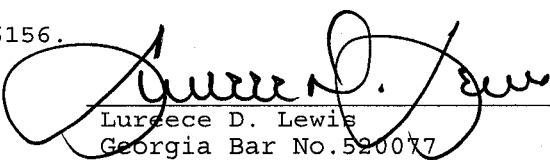
3.

Based upon the aforementioned Assignment, Saxon Mortgage Services, Inc. respectfully requests that all future payments and correspondence regarding claim number 4-1 be forwarded to:

Saxon Mortgage Services, Inc.
c/o Saxon Special Servicing
4709 Mercantile Drive North
Fort Worth, TX 76137

Address for payments:
Saxon Mortgage Services, Inc.
c/o Saxon Special Servicing
Post Office Box 163169
Fort Worth, TX 76161

The new loan number is XXXXXX6156.


Lurdece D. Lewis
Georgia Bar No. 520077
McCALLA RAYMER, LLC
Agent/Attorney for Transferee

Bankruptcy Case No.

09-19523

Chapter 13

Judge Linda B. Riegler

CERTIFICATE OF SERVICE

I, Lureece D. Lewis, Esquire, of McCALLA RAYMER, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age; that on the 26th day of AUGUST, 2010, I served a copy of the within Notice of Transfer of Claim filed in this bankruptcy matter on the following Respondent(s) by regular mail, with adequate postage affixed, unless another manner is indicated:

Trustee
Rick Yarnall
701 Bridger Avenue
#820
Las Vegas, NV 89101

Debtor's Attorney
Jorge L. Sanchez
900 South Fourth Street
Suite 100
Las Vegas, NV 89101

Transferee
Saxon Special Servicing
4709 Mercantile Drive North
Fort Worth, TX 76137

Transferor
AmTrust Bank
1111 Chester Avenue
Cleveland, OH 44114

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on 26th AUGUST 2010
(date)

by: 
(signature)

(7)

I hereby affirm that this document submitted for recording does not contain a social security number.

Signed

BRYAN BLY
VICE PRESIDENT

Parcel#: 161-15-712-178

Loan # 6156

When Recorded Mail To:

Prommis Solutions, LLC
Attn: Assignments
1544 Old Alabama Road
Roswell, GA 30076

Inst #: 201008050000842

Fees: \$15.00

N/C Fee: \$0.00

08/05/2010 09:43:59 AM

Receipt #: 454089

Requestor:

PROMMIS SOLUTIONS

Recorded By: KXC Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

CORPORATE ASSIGNMENT OF DEED OF TRUST

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ASPEN MORTGAGE LLC, WHOSE ADDRESS IS P.O. Box 2026, Flint, MI 48501-2026, (ASSIGNOR), by these presents does convey, grant, sell, assign, transfer and set over the described deed of trust together with the certain note(s) described therein together with all interest secured thereby, all liens, and any rights due or to become due thereon to FEDERAL NATIONAL MORTGAGE ASSOCIATION, WHOSE ADDRESS IS 4708 MERCANTILE DRIVE, FORT WORTH, TX 76137, ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE).

Said Deed of Trust dated 01/26/2005, made by: EDGAR J HERNANDEZ AND REBECA L HERNANDEZ and recorded as Instr# 0002415, and/or Book 20050127, Page in the Recorder's office of CLARK, Nevada.

Dated: 06/24/2010

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ASPEN MORTGAGE LLC.

BY:

BRYAN BLY
VICE PRESIDENT



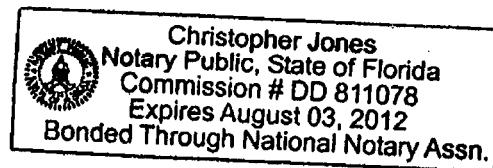
Parcel#:161-15-712-178
Loan #: [REDACTED] 6156

STATE OF FLORIDA
COUNTY OF PINELLAS

I hereby certify that I know or have satisfactory evidence that BRYAN BLY is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he is authorized to execute the instrument and acknowledged it as the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ASPEN MORTGAGE LLC to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument. this 24th day of June in the year 2010

Signed: _____

CHRISTOPHER JONES
Notary Public for said State and County



Prepared by: Jessica Fretwell/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

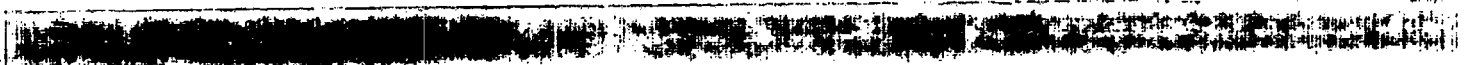
Mail Tax Statements to: EDGAR HERNANDEZ
3696 SQUIRREL ST
LAS VEGAS, NV 89122

SMIMD [REDACTED] 1812 form5/FRMNV1

-- [REDACTED] 7150 MIN [REDACTED] 3848 MERS PHONE 1-888-679-MERS



[REDACTED]



SAXON3701 REGENT BLVD
IRVING, TX 75063

March 11, 2010

50073 0002171 001
Edgar J Hernandez
Rebeca L Hernandez
3696 SQUIRREL ST
LAS VEGAS NV 89122-3609Re: New Saxon Loan Number: 6156
Property Address: 3696 Squirrel St
Las Vegas NV 89122

Dear Valued Customer:

Welcome to Saxon Mortgage Services, Inc ("Saxon"). Saxon has acquired the servicing of your mortgage loan from FDIC, Receiver of AmTrust Bank effective 03/01/10. Saxon is committed to making the transfer of your loan a smooth process. Through people, passion and performance we will strive to exceed your expectations by providing the quality service you deserve. Please take a moment to read the content of this letter as it provides pertinent information for servicing your loan.

A Few Important Points

While this sort of transfer is common in today's mortgage lending industry, we have considered how this transfer may affect you and want to cover some of the changes you will see:

1. FDIC, Receiver of AmTrust Bank will stop accepting your mortgage payments after 02/28/10. Until that date, send payments to:
FDIC, Receiver of AmTrust Bank
1801 East Ninth Street
Cleveland OH 44114
2. The date Saxon will start accepting payments is 03/01/10. Starting on that date all payments should be sent to Saxon. There may be an initial posting delay due to the servicing transfer but it will not negatively impact your payment record.
3. For your convenience Saxon offers several payment options:
 - Send your payment (check or money order) via USPS to:
Saxon Mortgage Services, Inc.
Payment Processing
P.O. Box 161818
Fort Worth, TX 76161-1818
 - Western Union Quick Collect
 - Pay through our Interactive Voice Response system (IVR) when you call our Customer Call Center: 1-888-422-6451
 - Pay online at www.saxononline.com
 - Electronic Bank Draft (ACH)
 - Set up a Western Union Phone Pay with one of our representatives at our Customer Call Center
4. Your first statement from Saxon will arrive by April. If you do not receive it by then, please call 1-888-422-6451.
5. If you have already mailed your next payment to FDIC, Receiver of AmTrust Bank and it is received after the transfer date, it will be forwarded to Saxon for processing. Once again, there will not be a negative impact on your payment record.
6. If your payment is issued by a third party, or if you make your payment through a bill pay service or online service, please take the appropriate action to ensure that your new account number and new payment mailing address are updated with the third party or service provider.

How to Contact Us

Should you have any questions, here are the applicable mailing addresses, toll-free numbers, and hours of operation.

IF YOU HAVE QUESTIONS REGARDING THE TRANSFER OF SERVICING CONTACT YOUR PRESENT SERVICER AT:**CUSTOMER CARE**1-888-696-4444
Mon - Fri 8:00 a.m. to 10:00 p.m. ET
Saturday: 9:00 a.m. to 5:00 p.m. ET**CORRESPONDENCE**FDIC, Receiver of AmTrust Bank
1801 East Ninth Street
Cleveland OH 44114**IF YOU HAVE ANY OTHER QUESTIONS OR CONCERNS CONTACT SAXON AT****CUSTOMER CARE**1-888-422-6451
Mon - Thurs 7:00 a.m. to 10:00 p.m. CT
Friday: 7:00 a.m. to 7:00 p.m. CT
Saturday: 8:00 a.m. to 12:00 p.m. CT**CORRESPONDENCE**Saxon Mortgage Services, Inc.
PO Box 163405
Fort Worth, TX 76161For your convenience, saxononline.com is available to you 24 hours a day.

Detach and return lower portion with your payment.

SAXON**TEMPORARY COUPON**

Please use this coupon if you do not receive a billing statement before the due date.

LOAN NUMBER	"CURRENT" PAYMENT	DELINQUENT PAYMENT	OTHER FEES	UNPAID LATE CHARGES	SUSPENSE CREDIT	TOTAL PAYMENT	DUE ON OR BEFORE
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6156 \$1,273.23

\$1,273.23

Edgar J Hernandez

SAXON MORTGAGE SERVICES INC.
P.O. BOX 161818
FORT WORTH, TX 76161-1818

"LATE" FEE	RECEIVED AFTER	TOTAL LATE PAYMENT
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ADDITIONAL PRINCIPAL	
ADDITIONAL ESCROW	
TOTAL ENCLOSED	

If remitting more than the amount due, please specify how to apply.
Excess funds will only be applied to principal if there are no unpaid fees or escrow advances.

Property Taxes

If an escrow reserve is maintained to pay your property taxes, Saxon will continue to collect the funds and pay the taxes. If your property is located in a homeowner area that requires that the tax statement be mailed to you (Pennsylvania, New Jersey or Illinois) please place your Saxon loan number on the statement and forward a copy to: Saxon Mortgage Services, Inc., Attn: Tax Department, P.O. Box 961242, Fort Worth, TX 76161-9855.

Fire/Hazard/Flood Insurance

Any fire, flood or homeowners insurance policy carried on your property must continue to be paid. All such policies will be transferred to Saxon and will remain in full force. The transfer of your mortgage servicing will not affect the payment of your insurance renewal premiums. However, we recommend that you contact your insurance agent to advise that your loan servicing has been transferred and to mail future renewals to: Saxon Mortgage Services, Inc., P.O. Box 202076, Florence, SC 29502-2076.

Optional Insurance

The transfer of servicing rights may affect the terms or continued availability of any optional coverage such as life, accidental death, disability or other optional coverage. If you have been paying premiums/fees for optional insurance products along with your mortgage, you must contact your optional insurance provider directly to determine your continuation privileges and make arrangements for payment. Saxon *will not* transfer the policy or collect the policy or collect the premiums. If you have such insurance, please contact your insurance carrier regarding any renewal options you may have or feel free to contact us to assist you with these inquiries.

Year-End IRS Reporting (1098):

No later than January 31 (of the coming year), Saxon will provide you with a form 1098 year-end statement reflecting interest collected by Saxon on your loan in the current tax year.

Notice of Assignment, Sale or Transfer of Servicing Rights

Please note, the assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer or at closing. Your new service provider must also send you this notice not later than 15 days after this effective date or at closing.

Notice Regarding Real Estate Settlement Procedures ACT (RESPA)

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of a transfer of loan servicing, a loan payment received by your previous service provider before its due date may not be treated by us as late and a late fee may not be imposed. Except as prohibited by RESPA, Saxon may report information about your account to credit bureaus; late payments, missed payments or other defaults on your account may be reflected.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "Qualified Written Request" concerning the servicing of your loan, we must provide you with a written acknowledgment within 20 business days of receipt of your request. A Qualified Written Request is written correspondence, other than notice on a payment coupon or other payment medium supplied by the service provider that includes your name, account number and reasons for your request. A "business day" is a day on which Saxon is open to the public for carrying on substantially all of its business functions. No later than 60 business days after receiving your request, we must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During the 60-business-day period, we may not provide any information to a consumer reporting agency concerning any overdue payment related to such period or Qualified Written Request. However, this does not prevent Saxon from initiating foreclosure if proper grounds exist under the mortgage documents.

ALL QUALIFIED WRITTEN REQUESTS MUST BE MAILED OR FAXED TO:

Saxon Mortgage Services Inc.
Attn: Customer Relations
P.O. Box 163405
Fort Worth, TX 76161

OR

Attn: Customer Relations
1-888-261-1918 (fax)

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that section. You should seek legal advice if you believe your rights have been violated.

Sincerely,

Saxon Mortgage Services, Inc.

Tax Identification Number (TIN) / Social Security Number - W9 Certification:

Under the penalties of perjury I certify that the information on this form is true, correct and complete, and that I am not subject to backup withholding due to failure to report interest and dividend income, and that I am a U.S. person.

(The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.)

Borrower's SSN: _____

Borrower's Signature: _____

Co-Borrower's SSN: _____

Co-Borrower's Signature: _____

CHANGE OF ADDRESS OR PHONE NUMBER: Please indicate any changes to your address or phone number.

New Mailing address: _____ Home Phone: _____
Borrower Work #: _____
Co-Borrower Work #: _____